Docket No.: F-8178

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/659,694 Confirmation No: 7523

Applicant : Bob Glickman

Filed: September 10, 2003

Title : Novel Securities Instrument Based on Dividend Ratios and

Option Chains

Art Unit : 3696 Examiner : Chia-Yi Liu

Docket No. : F-8178 Customer No. : 24131

RESPONSE

Hon. Commissioner for Patents

Sir:

Responsive to the Office Action dated October 28, 2008, the following remarks are made:

In deference to the restriction requirement on pages 2 and 3 of the above-identified Office Action, applicants elect group II, claims 5-6 and 8-12 for prosecution at this time.

In view of the foregoing, the early issuance of an Action on the merits of the claims is solicited.

Respectfully submitted,

/Werner H. Stemer/ Werner H. Stemer Reg. No. 34,956

Date: November 4, 2008

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